



AGENCY CONFORMING

SPEED | EASE | CONVENIENCE

Effective: **04.19.2024 8:00 AM**
 Lock Desk: (877) 203-0890
 Lock Desk Hours: 7:00-3:00 PST
 Email: lockdesk@homexmortgage.com

	Conforming 30 YR FX			Conforming 20 YR FX			Conforming 15 YR FX			Conforming 10 YR FX				Streamlined 30		Streamlined 15	
	30 Day	45 Day	60 Day	30 Day	45 Day	60 Day	30 Day	45 Day	60 Day	30 Day	45 Day	60 Day		30 Day	45 Day	30 Day	45 Day
6.250%	97.312	97.298	97.283	98.532	98.520	98.428	99.375	99.359	99.316	99.569	99.560	99.494	6.250%	97.212	97.198	99.275	99.259
6.375%	97.872	97.859	97.841	99.020	99.008	98.915	99.637	99.622	99.578	99.880	99.871	99.806	6.375%	97.772	97.759	99.537	99.522
6.500%	98.379	98.365	98.346	99.200	99.188	99.097	99.850	99.834	99.790	100.142	100.133	100.068	6.500%	98.279	98.265	99.750	99.734
6.625%	98.863	98.849	98.828	99.572	99.561	99.469	100.008	99.990	99.922	100.231	100.205	100.126	6.625%	98.763	98.749	99.908	99.890
6.750%	99.181	99.166	99.144	99.561	99.533	99.511	100.155	100.136	100.068	100.401	100.374	100.295	6.750%	99.081	99.066	100.055	100.036
6.875%	99.661	99.646	99.625	99.932	99.904	99.881	100.416	100.397	100.328	100.671	100.645	100.565	6.875%	99.561	99.546	100.316	100.297
7.000%	100.120	100.104	100.085	100.338	100.310	100.284	100.651	100.632	100.562	100.925	100.899	100.819	7.000%	100.020	100.004	100.551	100.532
7.125%	100.541	100.525	100.502	100.714	100.687	100.660	100.725	100.691	100.576	100.876	100.833	100.708	7.125%	100.441	100.425	100.625	100.591
7.250%	100.766	100.748	100.700	100.824	100.781	100.740	100.941	100.906	100.791	101.101	101.058	100.933	7.250%	100.666	100.648	100.841	100.806
7.375%	101.244	101.225	101.183	101.193	101.149	101.107	101.156	101.122	101.005	101.326	101.282	101.158	7.375%	101.144	101.125	101.056	101.022
7.500%	101.572	101.553	101.511	101.532	101.488	101.445	101.381	101.346	101.229	NA	NA	NA	7.500%	101.472	101.453	101.281	101.246
7.625%	101.991	101.972	101.929	101.857	101.813	101.773	100.530	100.480	100.044	NA	NA	NA	7.625%	101.891	101.891	100.430	100.380
7.750%	101.801	101.787	101.765	101.975	101.942	101.905	100.362	100.307	99.866	NA	NA	NA	7.750%	101.701	101.701	100.262	100.207
7.875%	102.243	102.223	102.195	102.325	102.292	102.255	100.457	100.401	99.960	NA	NA	NA	7.875%	102.143	102.143	100.357	100.301
8.000%	102.634	102.613	102.583	98.394	98.361	98.322	97.071	97.015	96.573	NA	NA	NA	8.000%	102.534	102.534	96.971	96.915

www.homexmortgage.com
 X-Connect Portal
<https://xconnect.homexmortgage.com/>

Lock & Fees	
0.125	7 Day Extension
	15 Day Extension
\$1,095	Agency Underwriting
\$595	Streamline Underwriting
\$99	Administration
\$150	TX Doc Review
See Pricer Buyout Lender Fees	
Max 30 Day Ext Agency	
Max 15 Day Ext Non-QM	
Maximum Comp	
106.000%	Max BPC
95.000%	Max Buydown
ARM Caps	
5/6 ARM	2/2/5 Floor Rate
10/6 ARM	2/2/5 Floor Rate
Index	SOPR
Frequency	6 Months 3.5 Margin
Min/Max Rate/Price	
Min Price	98.00
Max Price	106.00 Max Rate N/A
Lender ID	
97200000	FHA
226872	Freddie Mac
905755000	VA
1446044	NMLS
Loss Payee	
HomeXpress Mortgage Corp ISAOA 1936 E. Deere Ave., Suite 200 Santa Ana, CA 92705 (ISAOA not used in TX)	
Customer Service	
(855) 598-1430	Contact An AE
info@homexmortgage.com	
4/19/2024	Last Revised

Purchase LLPA - Applicable to terms greater than 15 years										
	30	30-60	60-70	70-75	75-80	80-85	85-90	90-95	>95	SFC
780+	0.000	0.000	0.000	0.000	(0.375)	(0.375)	(0.250)	(0.250)	(0.125)	N/A
760-779	0.000	0.000	0.000	(0.250)	(0.625)	(0.625)	(0.500)	(0.500)	(0.250)	N/A
740-759	0.000	0.000	(0.125)	(0.375)	(0.875)	(1.000)	(0.750)	(0.625)	(0.500)	N/A
720-739	0.000	0.000	(0.250)	(0.750)	(1.250)	(1.250)	(1.000)	(0.875)	(0.750)	N/A
700-719	0.000	0.000	(0.375)	(0.875)	(1.375)	(1.500)	(1.250)	(1.125)	(0.875)	N/A
680-700	0.000	0.000	(0.625)	(1.125)	(1.750)	(1.875)	(1.500)	(1.375)	(1.125)	N/A
660-679	0.000	0.000	(0.750)	(1.375)	(1.875)	(2.125)	(1.750)	(1.625)	(1.250)	N/A
640-659	0.000	0.000	(1.125)	(1.500)	(2.500)	(2.500)	(2.000)	(1.875)	(1.500)	N/A
<639	0.000	(0.125)	(1.500)	(2.125)	(2.750)	(2.875)	(2.625)	(2.250)	(1.750)	N/A
Condo	0.000	0.000	(0.125)	(0.125)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	N/A
Investment	(1.125)	(1.125)	(1.625)	(2.125)	(3.375)	(4.125)	(4.125)	(4.125)	(4.125)	N/A
Second Home	(1.125)	(1.125)	(1.625)	(2.125)	(3.375)	(4.125)	(4.125)	(4.125)	(4.125)	N/A
Manufactured Home	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	235
2-4 Units	0.000	0.000	(0.375)	(0.375)	(0.625)	(0.625)	(0.625)	(0.625)	(0.625)	N/A
High Balance	(0.500)	(0.500)	(0.750)	(0.750)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	808
Sub Financing	(0.625)	(0.625)	(0.625)	(0.875)	(1.125)	(1.125)	(1.125)	(1.125)	(1.125)	N/A
DTI >40%	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A

Limited Cash Out Refinances LLPA - Applicable to terms greater than 15 years										
	30	30-60	60-70	70-75	75-80	80-85	85-90	90-95	>95	SFC
780+	0.000	0.000	0.000	(0.125)	(0.500)	(0.625)	(0.500)	(0.375)	(0.375)	007
760-779	0.000	0.000	(0.125)	(0.375)	(0.875)	(1.000)	(0.750)	(0.625)	(0.625)	007
740-759	0.000	0.000	(0.250)	(0.750)	(1.125)	(1.375)	(1.125)	(1.000)	(1.000)	007
720-739	0.000	0.000	(0.500)	(1.000)	(1.625)	(1.750)	(1.500)	(1.250)	(1.250)	007
700-719	0.000	0.000	(0.625)	(1.250)	(1.875)	(2.125)	(1.750)	(1.625)	(1.625)	007
680-700	0.000	0.000	(0.875)	(1.625)	(2.250)	(2.500)	(2.125)	(1.750)	(1.750)	007
660-679	0.000	(0.125)	(1.125)	(1.875)	(2.500)	(3.000)	(2.375)	(2.125)	(2.125)	007
640-659	0.000	(0.250)	(1.375)	(2.125)	(2.875)	(3.375)	(2.875)	(2.500)	(2.500)	007
<639	0.000	(0.375)	(1.750)	(2.500)	(3.500)	(3.875)	(3.625)	(2.500)	(2.500)	007
Condo	0.000	0.000	(0.125)	(0.125)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	N/A
Investment	(1.125)	(1.125)	(1.625)	(2.125)	(3.375)	(4.125)	(4.125)	(4.125)	(4.125)	N/A
Second Home	(1.125)	(1.125)	(1.625)	(2.125)	(3.375)	(4.125)	(4.125)	(4.125)	(4.125)	N/A
Manufactured Home	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	235
2-4 Units	0.000	0.000	(0.375)	(0.375)	(0.625)	(0.625)	(0.625)	(0.625)	(0.625)	N/A
High Balance	(0.500)	(0.500)	(0.750)	(0.750)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	808
Sub Financing	(0.625)	(0.625)	(0.625)	(0.875)	(1.125)	(1.125)	(1.125)	(1.125)	(1.125)	N/A
DTI >40%	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A

Cash-Out Refinances LLPA - Applicable to terms greater than 15 years										
	30	30-60	60-70	70-75	75-80	80-85	85-90	90-95	>95	SFC
780+	(0.375)	(0.375)	(0.625)	(0.875)	(1.375)	N/A	N/A	N/A	N/A	003
760-779	(0.375)	(0.375)	(0.875)	(1.250)	(1.875)	N/A	N/A	N/A	N/A	003
740-759	(0.375)	(0.375)	(1.000)	(1.625)	(2.375)	N/A	N/A	N/A	N/A	003
720-739	(0.375)	(0.500)	(1.375)	(2.000)	(2.750)	N/A	N/A	N/A	N/A	003
700-719	(0.375)	(0.500)	(1.625)	(2.625)	(3.250)	N/A	N/A	N/A	N/A	003
680-700	(0.375)	(0.625)	(2.000)	(2.875)	(3.750)	N/A	N/A	N/A	N/A	003
660-679	(0.375)	(0.875)	(2.750)	(4.000)	(4.750)	N/A	N/A	N/A	N/A	003
640-659	(0.375)	(1.375)	(3.125)	(4.625)	(5.125)	N/A	N/A	N/A	N/A	003
<639	(0.375)	(1.375)	(3.375)	(4.875)	(5.125)	N/A	N/A	N/A	N/A	003
Condo	0.000	0.000	(0.125)	(0.125)	(0.750)	N/A	N/A	N/A	N/A	N/A
Investment	(1.125)	(1.125)	(1.625)	(2.125)	(3.375)	N/A	N/A	N/A	N/A	N/A
Second Home	(1.125)	(1.125)	(1.625)	(2.125)	(3.375)	N/A	N/A	N/A	N/A	N/A
Manufactured Home	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	N/A	N/A	N/A	N/A	235
2-4 Units	0.000	0.000	(0.375)	(0.375)	(0.625)	N/A	N/A	N/A	N/A	N/A
High Balance	(1.250)	(1.250)	(1.500)	(1.500)	(1.750)	N/A	N/A	N/A	N/A	808
Sub Financing	(0.625)	(0.625)	(0.625)	(0.875)	(1.125)	N/A	N/A	N/A	N/A	N/A
DTI >40%	0.000	0.000	0.000	0.000	0.000	N/A	N/A	N/A	N/A	N/A

All LLPA										
	30	30-60	60-70	70-75	75-80	80-85	85-90	90-95	>95	SFC
Waive Escrow	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)
\$100-124,999	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)	(0.125)
\$75-99,999	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)
<\$74,499	(0.875)	(0.875)	(0.875)	(0.875)	(0.875)	(0.875)	(0.875)	(0.875)	(0.875)	(0.875)
AL	0.000		HI	0.150	MN	0.125		OR	0.125	
AR	0.125		IA	0.000	MT	0.000		PA	0.000	
AZ	0.000		ID	0.000	NC	0.125		RI	0.000	
CA	0.000		IL	0.130	NE	0.125		SC	0.125	
CO	0.000		IN	0.125	NH	0.125		TN	0.125	
CT	0.125		KS	0.125	NJ	0.125		TX	0.250	
DC	0.000		LA	0.000	NM	0.100		UT	0.000	
DE	0.000		MD	0.125	NV	0.000		VA	0.125	
FL	0.250		ME	0.000	OH	0.125		WA	0.000	
GA	0.125		MI	0.125	OK	0.125		WI	0.000	



Available in these States: AL, AR, AZ, CA, CO, CT, DC, DE, FL, GA, HI, IA, ID, IL, IN, KS, LA, ME, MD, MI, MN, MT, NC, NE, NH, NJ, NV, NM, OH, OK, OR, PA, RI, SC, TN, TX, UT, VA, WA, WI

FOR WHOLESALE AND LOAN BROKER USE ONLY. The rate sheet does not constitute a commitment to lend or an application of credit. Additional restrictions may apply. HomeXpress Mortgage reserves the right to amend rates and guidelines at any time and completely within the discretion of our internal policies and procedures. All loans submitted must be originated in compliance with federal, state and local laws.